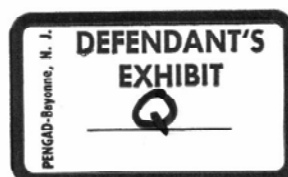


Created By: PAUSMI 01-07-2004 16:38 Clm#: 521474522015
Insured: WALTER BECK CORPORATION
Re: Underwriting

I spoke with the U.W. who indicated they felt there was a fire suppression system. There is no loss control report in file, but there are requests. There is reference to Falcon co. They do field loss control as independent. There is no report that they can find.

If U.W. knew of the lack of fire suppression system they would have canceled. Lots of notes business up for sale, almost sold, etc. So they never got requested info from the agent.



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03=DOCUMENT DETAIL

AMERICAN STATES INS
02 25 05

Item: 02CC771900

System: COMLINE

File Date: 05 25 04

DocType: EMAIL

Filed By: JOCARN CARNEY, JOHN W

Reference: Large Loss Report - Walter Beck Corp -CONT 02
contract for servicing the hood/duct equipment. Loss control surveys were requested on 6/18/97 and again on 4/4/02. There was no indication on e-doc or in file that these surveys were ever done or copies received by underwriter. On 3/26/03 a request was sent to the agent to complete a Restaurant Supplement and obtain a copy of the of the insureds latest balance sheet or income statement. Agent called indication the restaurant was closed as the insured was on vacation in Florida any information would be obtained when insured returned. Agent also indicated that the insured was in the process of selling

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Reference: Large Loss Report - Walter Beck Corp -CONT 02
the restaurant.No follow-up was made to get this information.Previous
Restaurant Supplements were not kept in the paper file.It also appears that no
follow-ups were made to determine receipt or status of previous loss control
survey requests.Paul Smith SIU indicated in our 2/11/04 telephone conversation
that the insured removed the fire suppression system from the kitchen in 1997
or 1998 and never replaced it.I told Paul Smith that if we were aware of this
situation we would have sent ouy notice of cancellation.In reviewing our file I
can't find any correspondence from either the insured or the agent of this

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